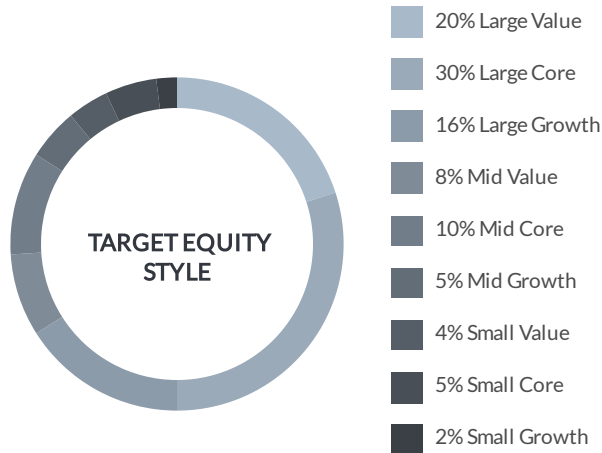


# The Potomac Model

## Investment Objectives: Moderate Growth

The Potomac strives to provide long-term capital appreciation for investors willing to assume a moderate to high-level of risk. This portfolio provides exposure to over 10,500 stocks in U.S., foreign developed, and emerging markets. A moderate allocation to fixed income provides diversification and exposure to more than 3,900 U.S. Government and investment-grade corporate bonds. As part of the Diversified Core Model Portfolio Series, Potomac leverages ETFs for cost savings and tax efficiency.

TARGET HOLDINGS	ALLOCATION
<b>EQUITIES</b>	
iShares Core Dividend Growth ETF	17%
Avantis® US Large Cap Value	17%
Dimensional Intern Core Equity Mkt ETF	9%
SPDR® Portfolio S&P 500 Growth ETF	8%
Vanguard Intmdt-Term Trs ETF	8%
SPDR Blackstone Senior Loan ETF	7%
Avantis® Emerging Markets Equity ETF	5%
iShares Exponential Technologies ETF	5%
VanEck Vectors Investment Grade Floating Rate ETF	5%
SPDR® Portfolio Mortgage-Backed Bond ETF	4%
Nationwide Risk-Managed Income ETF	4%
Dimensional U.S. Targeted Value ETF	4%
SPDR® S&P Kensho New Economies Comps ETF	3%
ARK Innovation ETF	2%
Invesco 1-30 Laddered Treasury ETF	1%
<b>CASH</b>	
Cash	1%
<b>GRAND TOTAL</b>	<b>100%</b>

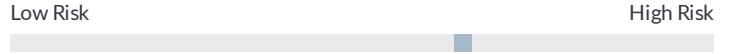


## Model Details

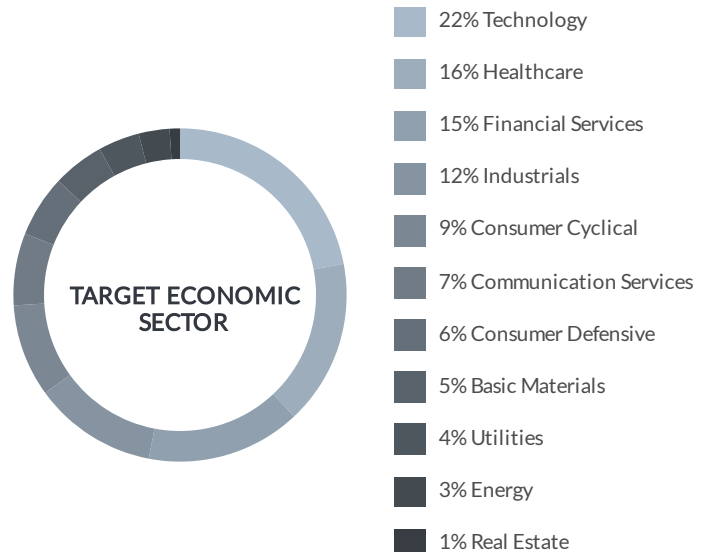
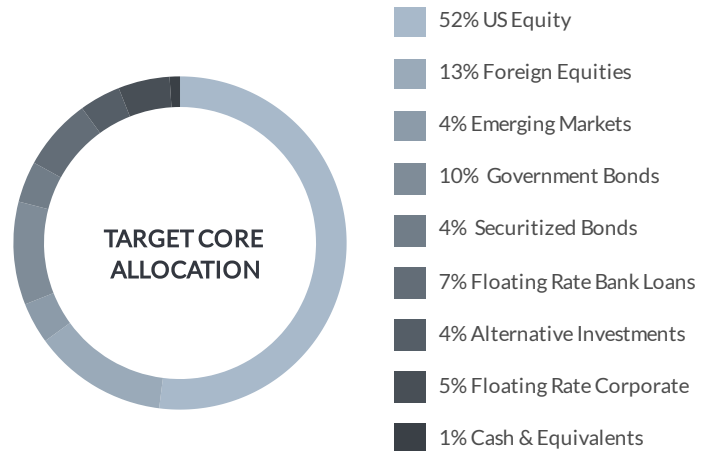
Management Fee:	0.25%
Blended Fund Expense Ratio:	0.23%
Total Expense:	0.48%
Portfolio Manager:	Gary Aiken

## Target Risk Profile

For illustrative purposes only.



Updated as of July 31, 2022



**Gary Aiken | CIO and Lead Portfolio Manager**

Gary is the Chief Investment Officer (CIO) for Concord Asset Management and is responsible for macroeconomic analysis, asset allocation, and security selection, in addition to trading and investment operations. He has over 21 years of investment experience and holds an undergraduate degree in economics from the University of Maryland and an MBA from The George Washington University School of Business.

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